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B 22A (Official Form 22A) (Chapter 7) (12/10)

In re: Amy L. Walker

Case Number: 11-35310

According to the information required to be entered on this statement							
(check one box as directed in Part I, III, or VI of this statement):							
☐ The presumption arises.							
☐ The presumption is temporarily inapplicable.							

CHAPTER 7 STATEMENT OF CURRENT MONTHLY INCOME AND MEANS-TEST CALCULATION

In addition to Schedules I and J, this statement must be completed by every individual chapter 7 debtor. If none of the exclusions in Part I applies, joint debtors may complete one statement only. If any of the exclusions in Part I applies, joint debtors should complete separate statements if they believe this is required by § 707(b)(2)(C).

	Part I. MILITARY AND NON-CONSUMER DEBTORS
	Disabled Veterans. If you are a disabled veteran described in the Declaration in this Part 1A, (1) check the box at the beginning of the Declaration, (2) check the box for "The presumption does not arise" at the top of this statement, and (3) complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.
1A	Declaration of Disabled Veteran. By checking this box, I declare under penalty of perjury that I am a disabled veteran (as defined in 38 U.S.C. § 3741(1)) whose indebtedness occurred primarily during a period in which I was on active duty (as defined in 10 U.S.C. § 101(d)(1)) or while I was performing a homeland defense activity (as defined in 32 U.S.C. § 901(1)).
1B	Non-consumer Debtors. If your debts are not primarily consumer debts, check the box below and complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.
	Declaration of non-consumer debts. By checking this box, I declare that my debts are not primarily consumer debts.
	Reservists and National Guard Members; active duty or homeland defense activity. Members of a reserve component of the Armed Forces and members of the National Guard who were called to active duty (as defined in 10 U.S.C. § 101(d)(1)) after September 11, 2001, for a period of at least 90 days, or who have performed homeland defense activity (as defined in 32 U.S.C. § 901(1)) for a period of at least 90 days, are excluded from all forms of means testing during the time of active duty or homeland defense activity and for 540 days thereafter (the "exclusion period"). If you qualify for this temporary exclusion, (1) check the appropriate boxes and complete any required information in the Declaration of Reservists and National Guard Members below, (2) check the box for "The presumption is temporarily inapplicable" at the top of this statement, and (3) complete the verification in Part VIII. During your exclusion period you are not required to complete the balance of this form, but you must complete the form no later than 14 days after the date on which your exclusion period ends, unless the time for filling a motion raising the means test presumption expires in your case before your exclusion period ends.
1C	☐ Declaration of Reservists and National Guard Members. By checking this box and making the appropriate entries below, I declare that I am eligible for a temporary exclusion from means testing because, as a member of a reserve component of the Armed Forces or the National Guard
	a. I was called to active duty after September 11, 2001, for a period of at least 90 days and I remain on active duty /or/ I was released from active duty on , which is less than 540 days before this bankruptcy case was filed;
	OR
	 b.

		Part II. CALCULATION OF MONT	HLY INCOME F	FOR § 707(b)(7)	EXCLUSION			
2	 Marital/filing status. Check the box that applies and complete the balance of this part of this statement as directed. a. ☑ Unmarried. Complete only Column A ("Debtor's Income") for Lines 3-11. b. ☐ Married, not filing jointly, with declaration of separate households. By checking this box, debtor declares under penalty of perjury: "My spouse and I are legally separated under applicable non-bankruptcy law or my spouse and I are living apart other than for the purpose of evading the requirements of § 707(b)(2)(A) of the Bankruptcy Code."							
		gures must reflect average monthly income receive ng the six calendar months prior to filing the bankru			Column A	Column B		
	of th mon	e month before the filing. If the amount of monthly ths, you must divide the six-month total by six, and opriate line.	income varied duri	ng the six	Debtor's Income	Spouse's Income		
3	Gro	ss wages, salary, tips, bonuses, overtime, com	missions.		\$894.93			
4	Income from the operation of a business, profession, or farm. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 4. If you operate more than one business, profession or farm, enter aggregate numbers and provide details on an attachment. Do not enter a number less than zero. Do not include any part of the business expenses entered on Line b as a deduction in Part V.							
	a.	Gross receipts	\$0.00					
	b.	Ordinary and necessary business expenses Business income	\$0.00 Subtract Line b fro		\$0.00			
	diffe Do r	t and other real property income. Subtract Line rence in the appropriate column(s) of Line 5. Do not include any part of the operating expenses of	b from Line a and e ot enter a number l	enter the ess than zero.	, , , , , , , , , , , , , , , , , , ,			
5	Part a.	Gross receipts	\$0.00					
	b.	Ordinary and necessary operating expenses	\$0.00					
	C.	Rent and other real property income	Subtract Line b fro	om Line a	\$0.00			
6	Inte	rest, dividends, and royalties.			\$0.00			
7	Pen	sion and retirement income.			\$0.00			
8	paid by your spouse if Column B is completed. Each regular payment should be reported in only one column; if a payment is listed in Column A, do not report that payment in							
9	Unemployment compensation. Enter the amount in the appropriate column(s) of Line 9. However, if you contend that unemployment compensation received by you or your spouse was a benefit under the Social Security Act, do not list the amount of such							

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10	Income from all other sources. Specify source and amount. If necessary sources on a separate page. Do not include alimony or separate main payments paid by your spouse if Column B is completed, but include payments of alimony or separate maintenance. Do not include any ber under the Social Security Act or payments received as a victim of a war or against humanity, or as a victim of international or domestic terrorism.	ntenance all other nefits received		
	a.			
	b.			
	Total and enter on Line 10		\$0.00	
11	Subtotal of Current Monthly Income for § 707(b)(7). Add Lines 3 thru 1 and, if Column B is completed, add Lines 3 through 10 in Column B. Ente		\$894.93	
12	Total Current Monthly Income for § 707(b)(7). If Column B has been concline 11, Column A to Line 11, Column B, and enter the total. If Column B completed, enter the amount from Line 11, Column A.	•	\$	894.93
	Part III. APPLICATION OF § 707(b)(7) EXCLUSION		
13	Annualized Current Monthly Income for § 707(b)(7). Multiply the amount and enter the result.	• •		\$10,739.16
14	Applicable median family income. Enter the median family income for t size. (This information is available by family size at www.usdoj.gov/ust/ or court.)	• • •		
	a. Enter debtor's state of residence: Texas b. Enter	r debtor's household	d size:2	\$55,178.00
	Application of Section 707(b)(7). Check the applicable box and proceed	d as directed.		
15	The amount on Line 13 is less than or equal to the amount on Line arise" at the top of page 1 of this statement, and complete Part VIII; do			otion does not
	The amount on Line 13 is more than the amount on Line 14. Com	·	<u> </u>	ment.
	Complete Parts IV, V, VI, and VII of this statement on	lly if required. (Se	e Line 15.)	
	Part IV. CALCULATION OF CURRENT MONTHL	Y INCOME FO	R § 707(b)(2)	
16	Enter the amount from Line 12. Marital adjustment. If you checked the box at Line 2.c, enter on Line 17	the total of any inco	ome listed in	
17	Line 11, Column B that was NOT paid on a regular basis for the household debtor's dependents. Specify in the lines below the basis for excluding the payment of the spouse's tax liability or the spouse's support of persons oth debtor's dependents) and the amount of income devoted to each purpose adjustments on a separate page. If you did not check box at Line 2.c, entertails and the spouse's support of persons oth debtor's dependents) and the amount of income devoted to each purpose adjustments on a separate page. If you did not check box at Line 2.c, entertails and the spouse's support of persons other spouses.	d expenses of the dee Column B income ner than the debtor of . If necessary, list a	ebtor or the (such as or the	
	a.			
	b.			
	c.			
40	Total and enter on line 17.		<u> </u>	
18	Current monthly income for § 707(b)(2). Subtract Line 17 from Line 16			
	Part V. CALCULATION OF DEDUCTION			
	Subpart A: Deductions under Standards of the Int	ernal Revenue S	ervice (IRS)	
19A	National Standards: food, clothing and other items. Enter in Line 19A National Standards for Food, Clothing and Other Items for the applicable r information is available at www.usdoj.gov/ust/ or from the clerk of the bank number of persons is the number that would currently be allowed as exem tax return, plus the number of any additional dependents whom you support	number of persons. cruptcy court.) The a ptions on your fede	(This applicable	

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19B	National Standards: health care. Enter in Line a1 below the amount from IRS National Standards for Out-of-Pocket Health Care for persons under 65 years of age, and in Line a2 the IRS National Standards for Out-of-Pocket Health Care for persons 65 years of age or older. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) Enter in Line b1 the applicable number of persons who are under 65 years of age, and enter in Line b2 the applicable number of persons who are 65 years of age or older. (The applicable number of persons in each age category is the number in that category that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support.) Multiply Line a1 by Line b1 to obtain a total amount for persons 65 and older, and enter the result in Line c1. Multiply Line a2 by Line b2 to obtain a total health care amount, and enter the result in Line c2. Add Lines c1 and c2 to obtain a total health care							
	Pers	ons under 65 years of age		Pers	ons 65 years o	of age or older		
	a1.	Allowance per person		a2.	Allowance per	person		
	b1.	Number of persons		b2.	Number of pe	rsons		
	c1.	Subtotal		c2.	Subtotal			
20A	Local Standards: housing and utilities; non-mortgage expenses. Enter the amount of the IRS Housing and Utilities Standards; non-mortgage expenses for the applicable county and family size. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) The applicable family size consists of the number that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support.							
20B	Local Standards: housing and utilities; mortgage/rent expense. Enter, in Line a below, the amount of the IRS Housing and Utilities Standards; mortgage/rent expense for your county and family size (this information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court) (the applicable family size consists of the number that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support); enter on Line b the total of the Average Monthly Payments for any debts secured by your home, as stated in Line 42; subtract Line b from Line a and enter the result in Line 20B. DO NOT ENTER AN AMOUNT LESS THAN ZERO.							
	-	IRS Housing and Utilities Stan						
		Average Monthly Payment for any, as stated in Line 42	any debts secured	by you	r home, if			
		Net mortgage/rental expense					b from Line a.	
21	Local Standards: housing and utilities; adjustment. If you contend that the process set out in Lines 20A and 20B does not accurately compute the allowance to which you are entitled under the IRS Housing and Utilities Standards, enter any additional amount to which you contend you are entitled, and state the basis for your contention in the space below:							
Local Standards: transportation; vehicle operation/public transportation expense. You are entitled to an expense allowance in this category regardless of whether you pay the expenses of operating a vehicle and regardless of whether you use public transportation.								
22A		the number of vehicles for whollowed as a contribution to you				•	erating expenses 2 or more.	
	Trans Local Statis	checked 0, enter on Line 22A portation. If you checked 1 or 3 Standards: Transportation for tical Area or Census Region. (bankruptcy court.)	2 or more, enter on the applicable num	Line 2 ber of v	2A the "Operati ehicles in the a	ing Costs" amo applicable Metro	ount from IRS opolitan	

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22B	Local Standards: transportation; additional public transportation expense. If you pay the operating expenses for a vehicle and also use public transportation, and you contend that you are entitled to an additional deduction for your public transportation expenses, enter on Line 22B the "Public Transportation" amount from IRS Local Standards: Transportation. (This amount is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)					
23	a. IRS Transportation Standards, Ownership Costs					
	_					
	b.	Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 42				
	C.	Net ownership/lease expense for Vehicle 1	Subtract Line b from Line a.			
24	Local Standards: transportation ownership/lease expense; Vehicle 2. Complete this Line only if you checked the "2 or more" Box in Line 23. Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 2, as stated in Line 42; subtract Line b from Line a and enter the result in Line 24. DO NOT ENTER AN AMOUNT LESS THAN ZERO.					
	a.	IRS Transportation Standards, Ownership Costs				
	b.	Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 42				
	C.	Net ownership/lease expense for Vehicle 2	Subtract Line b from Line a.			
25	fede emp	er Necessary Expenses: taxes. Enter the total average monthly experral, state, and local taxes, other than real estate and sales taxes, such as loyment taxes, social-security taxes, and Medicare taxes. DO NOT INCLES TAXES.	s income taxes, self-			
26	Other Necessary Expenses: involuntary deductions for employment. Enter the total average monthly payroll deductions that are required for your employment, such as retirement contributions, union dues, and uniform costs. DO NOT INCLUDE DISCRETIONARY AMOUNTS, SUCH AS VOLUNTARY 401(K) CONTRIBUTIONS.					
27	for to	er Necessary Expenses: life insurance. Enter total average monthly erm life insurance for yourself. DO NOT INCLUDE PREMIUMS FOR INSPENDENTS, FOR WHOLE LIFE OR FOR ANY OTHER FORM OF INSUF	SURANCE ON YOUR			
28	Other Necessary Expenses: court-ordered payments. Enter the total monthly amount that you are required to pay pursuant to the order of a court or administrative agency, such as spousal or child support payments. DO NOT INCLUDE PAYMENTS ON PAST DUE OBLIGATIONS INCLUDED IN LINE 44.					
29	Other Necessary Expenses: education for employment or for a physically or mentally challenged child. Enter the total average monthly amount that you actually expend for education that is a condition of employment and for education that is required for a physically or mentally challenged dependent child for whom no public education providing similar services is available.					
30	child	er Necessary Expenses: childcare. Enter the total average monthly an loaresuch as baby-sitting, day care, nursery and preschool. DO NOT IN ICATIONAL PAYMENTS.				
31	on h reim in Li	er Necessary Expenses: health care. Enter the total average monthly ealth care that is required for the health and welfare of yourself or your dobursed by insurance or paid by a health savings account, and that is in ence 19B. DO NOT INCLUDE PAYMENTS FOR HEALTH INSURANCE OCOUNTS LISTED IN LINE 34.	ependents, that is not xcess of the amount entered			

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32	Other Necessary Expenses: telecommunication services. Enter the total average monthly amount that you actually pay for telecommunication services other than your basic home telephone and cell phone servicesuch as pagers, call waiting, caller id, special long distance, or internet serviceto the extent necessary for your health and welfare or that of your dependents. DO NOT INCLUDE ANY AMOUNT PREVIOUSLY DEDUCTED.					
33	Total Expenses Allowed under IRS Standards. Enter the total of Lines 19 through 32.					
	Subpart B: Additional Living Expense Deductions Note: Do not include any expenses that you have listed in Lines 19-32					
34	Health Insurance, Disability Insurance, and Health Savings Account Expenses. List the monthly expenses in the categories set out in lines a-c below that are reasonably necessary for yourself, your spouse, or your dependents. a. Health Insurance b. Disability Insurance c. Health Savings Account Total and enter on Line 34 IF YOU DO NOT ACTUALLY EXPEND THIS TOTAL AMOUNT, state your actual total average monthly expenditures in the space below:					
Continued contributions to the care of household or family members. Enter the total average actual monthly expenses that you will continue to pay for the reasonable and necessary care and support of an elderly, chronically ill, or disabled member of your household or member of your immediate family who is unable to pay for such expenses.						
Protection against family violence. Enter the total average reasonably necessary monthly expenses that you actually incurred to maintain the safety of your family under the Family Violence Prevention and Services Act or other applicable federal law. The nature of these expenses is required to be kept confidential by the court.						
37	Home energy costs. Enter the total average monthly amount, in excess of the allowance specified by IRS Local Standards for Housing and Utilities, that you actually expend for home energy costs. YOU MUST PROVIDE YOUR CASE TRUSTEE WITH DOCUMENTATION OF YOUR ACTUAL EXPENSES, AND YOU MUST DEMONSTRATE THAT THE ADDITIONAL AMOUNT CLAIMED IS REASONABLE AND NECESSARY.					
38	Education expenses for dependent children less than 18. Enter the total average monthly expenses that you actually incur, not to exceed \$147.92* per child, for attendance at a private or public elementary or secondary school by your dependent children less than 18 years of age. YOU MUST PROVIDE YOUR CASE TRUSTEE WITH DOCUMENTATION OF YOUR ACTUAL EXPENSES, AND YOU MUST EXPLAIN WHY THE AMOUNT CLAIMED IS REASONABLE AND NECESSARY AND NOT ALREADY ACCOUNTED FOR IN THE IRS STANDARDS.					
Additional food and clothing expense. Enter the total average monthly amount by which your food and clothing expenses exceed the combined allowances for food and clothing (apparel and services) in the IRS National Standards, not to exceed 5% of those combined allowances. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) YOU MUST DEMONSTRATE THAT THE ADDITIONAL AMOUNT CLAIMED IS REASONABLE AND NECESSARY.						
40	Continued charitable contributions. Enter the amount that you will continue to contribute in the form of cash or financial instruments to a charitable organization as defined in 26 U.S.C. § 170(c)(1)-(2).					
41						

^{*} Amount(s) are subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

		Sub	part C: Deductions for De	bt Payment				
	you Payi the t	ire payments on secured claims. From, list the name of creditor, identify ment, and check whether the paymen otal of all amounts scheduled as contwing the filing of the bankruptcy case, e. Enter the total of the Average Mon	the property securing the debt t includes taxes or insurance. tractually due to each Secured divided by 60. If necessary, list	, state the Average The Average Month Creditor in the 60 m	Monthly aly Payment is nonths			
42	a. b. c.	Name of Creditor	Property Securing the Debt	Average Monthly Payment Total: Add	Does payment include taxes or insurance? yes no yes no yes no yes no			
				Lines a, b and c.				
43	Other payments on secured claims. If any of debts listed in Line 42 are secured by your primary residence, a motor vehicle, or other property necessary for your support or the support of your dependents, you may include in your deduction 1/60th of any amount (the "cure amount") that you must pay the creditor in addition to the payments listed in Line 42, in order to maintain possession of the property. The cure amount would include any sums in default that must be paid in order to avoid repossession or foreclosure. List and total any such amounts in the following chart. If necessary, list additional entries on a separate page.							
	a.	Name of Creditor	Property Securing the De	1/60(11011)	he Cure Amount			
	b.							
	c.							
				Total: Add	Lines a, b and c			
44	as p	ments on prepetition priority claims riority tax, child support and alimony o . DO NOT INCLUDE CURRENT OB	claims, for which you were liable	e at the time of your	bankruptcy			
	follo	pter 13 administrative expenses. It wing chart, multiply the amount in line ense.		•	•			
	a.	Projected average monthly chapter	13 plan payment.					
45								
	c.	Average monthly administrative exp	pense of chapter 13 case	Total: Multip	oly Lines a and b			
46	Tota	nl Deductions for Debt Payment. Er	nter the total of Lines 42 throug	h 45.				
Subpart D: Total Deductions from Income								
47	Tota	al of all deductions allowed under §	707(b)(2). Enter the total of L	_ines 33, 41, and 46	6.			
		Part VI. DETE	RMINATION OF § 707(b)(2) PRESUMP	TION			
48	Ente	er the amount from Line 18 (Curren	t monthly income for § 707(b)(2))				
49	Ente	er the amount from Line 47 (Total o	f all deductions allowed unde	er § 707(b)(2))				
50	Mor	thly disposable income under § 70	7(b)(2). Subtract Line 49 from	Line 48 and enter th	ne result.			
51		nonth disposable income under § 7 r the result.	707(b)(2). Multiply the amount	t in Line 50 by the n	umber 60 and			

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	Lettel and the determination. Observition and the condition of the standard and the standar									
	Initial presumption determination. Check the applicable box and proceed as directed.									
		The amount on Line 51 is less than \$7,025*. Check the this statement, and complete the verification in Part VIII. D			op of page 1 of					
52	The amount set forth on Line 51 is more than \$11,725*. Check the box for "The presumption arises" at the top of page 1 of this statement, and complete the verification in Part VIII. You may also complete Part VII. Do not complete the remainder of Part VI.									
	The amount on Line 51 is at least \$7,025*, but not more than \$11,725*. Complete the remainder of Part VI (Lines 53 through 55).									
53	Ent	er the amount of your total non-priority unsecured debt								
54	Thr	eshold debt payment amount. Multiply the amount in Line	53 by the number 0.25 and e	enter the result.						
	Sec	condary presumption determination. Check the applicab	le box and proceed as directe	ed.						
55		The amount on Line 51 is less than the amount on Line top of page 1 of this statement, and complete the verification	-	presumption does n	ot arise" at the					
	The amount on Line 51 is equal to or greater than the amount on Line 54. Check the box for "The presumption arises" at the top of page 1 of this statement, and complete the verification in Part VIII. You may also complete Part VII.									
		Part VII: ADDITIONAL	EXPENSE CLAIMS							
	and und	ter Expenses. List and describe any monthly expenses, not welfare of you and your family and that you contend should ler § 707(b)(2)(A)(ii)(I). If necessary, list additional sources on the other sections of the expense for each item. Total the expenses.	l be an additional deduction fr	om your current mo	onthly income					
56		Expense Description		Monthly A	Amount					
	a.			-						
	b.									
	c.				<u> </u>					
	J.	т	otal: Add Lines a, b, and c							
		Part VIII: VER	IFICATION		_					
	I declare under penalty of perjury that the information provided in this statement is true and correct. (If this is a joint case, both debtors must sign.)									
57		Date: 6/13/2011 Signature:	/s/ Amy L. Walker Amy L. Walker							
			rany L. Humer							
		Date: Signature:	(Joint Debto	r, if any)						

^{*} Amount(s) are subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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Current Monthly Income Calculation Details

In re: Amy L. Walker Case Number: 11-35310

Chapter: 7

3. Gross wages, salary, tips, bonuses, overtime commissions.

Debtor or Spouse's Income	Description (Description (if available)							
	6 Months Ago	5 Months Ago	4 Months Ago	3 Months Ago	2 Months Ago	Last Month	Avg. Per Month		

<u>Wages</u> \$0.00 \$0.00 \$490.56 \$895.00 \$1,596.00 \$2,388.00 **\$894.93**